

State of New Jersey  
Department of Labor and Workforce Development  
Division of Unemployment Insurance

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*Unemployment Insurance:*

*Your Rights and  
Responsibilities*

*Please Read This Guide And  
Save It For Future Reference*

NEW JERSEY DEPARTMENT OF



LABOR AND WORKFORCE DEVELOPMENT  
n j . g o v / l a b o r

JON S. CORZINE  
*Governor*

DAVID J. SOCOLOW  
*Commissioner*

## **REEMPLOYMENT CALL CENTERS**

*Telephone a Reemployment Call Center to file a new unemployment claim or reopen an existing claim.*

<i>Union City Call Center</i>	<i>(201) 601-4100</i>	<i>TTY: (201) 601-4159</i>
<i>Freehold Call Center</i>	<i>(732) 761-2020</i>	<i>TTY: (732) 761-2035</i>
<i>Cumberland Call Center</i>	<i>(856) 507-2340</i>	<i>TTY: (856) 507-2399</i>

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## **INTERSTATE CLAIMS**

*(888) 795-6672*                      *TTY: (732) 761-2035*

\*\*\*\*\*

## **ON THE INTERNET**

*Visit [www.nj.gov/labor](http://www.nj.gov/labor) for unemployment and reemployment information.*

*Visit [www.njuifile.net](http://www.njuifile.net) to file a new unemployment claim, reopen an existing claim, or claim weekly unemployment benefits.*

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## **ACCOMMODATIONS**

*Do you require any accommodations as a result of having a disability? If so, please let us know.*

\*\*\*\*\*

## **FRAUD HOTLINE**

*You can help us protect your unemployment and disability funds. If you suspect someone is collecting benefits illegally, please contact us at the number below. You do not have to identify yourself when you call.*

*(609) 777-4304*

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*This pamphlet is published for information only and does not have the force or effect of law or regulation.*

New Jersey Department of Labor and Workforce Development is an equal opportunity employer with equal opportunity programs. Auxiliary aids and services are available upon request to individuals with disabilities.

If you need this document in braille or large print, call (609) 292-7162. TTY users can contact this department through New Jersey Relay: 7-1-1.

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## WHAT ARE UNEMPLOYMENT BENEFITS AND WHERE DOES THE MONEY COME FROM?

Unemployment Compensation is an insurance benefit paid to workers who meet all the requirements of the New Jersey Unemployment Compensation Law.

The money to pay these benefits comes from a payroll tax paid by employers and workers. Effective January 1, 2006, the taxable wage base is \$25,800 and is subject to a worker tax rate of .425 percent. The maximum worker contribution is \$109.65, but the contribution will be allocated at varying rates to the Unemployment Insurance Trust Fund, the Health Care Subsidy Fund, and the Workforce Development/Supplemental Workforce Funds (to provide for training programs).

**The Laws and Regulations which govern the payment of Unemployment Benefits are complex, and your claim must go through many steps before the benefits can be issued to you.**

### STEP ONE: FILING THE CLAIM

No benefits can be paid to you for any week before you actually file your unemployment claim. **You should always file as soon as possible after you become unemployed.** (If you are filing after a period of disability, see page 23.) When you file the claim, be sure to have available your Social Security number and the complete name and address of each employer that you worked for in the past 18 months.

You may file your unemployment claim by telephoning a Reemployment Call Center; or if you meet certain requirements, on the Internet. The telephone numbers for the Reemployment Call Centers are listed on the inside front cover and on page 46 of this booklet. In order to file your claim on the Internet, you must meet all of the following requirements: 1) You are a New Jersey resident 2) All of your employment in the past 18 months was in New Jersey and 3) You did not work for the federal government and you were not in the military service in the past 18 months. If you meet all of the above requirements, you may wish to file your unemployment claim on the Internet by visiting **[www.njuifile.net](http://www.njuifile.net)**. If you are a claimant who lives in another state and you are no longer seeking work in New Jersey, you must call (888) 795-6672, to file a new claim or to reopen an existing claim.

Your claim will be dated the Sunday of the week in which you file, so be sure to file during the week you want your claim to begin. If you file your claim by telephone, during peak workload periods it may be necessary for us to process claims according to Social Security numbers. If this occurs, you will hear a message advising when you should call back. Our lines are generally less busy later in the week so you may want to call on Wednesday, Thursday or Friday of the week in which you want your claim to begin.

Your claim will be processed under the Wage Record System. Under this system, your New Jersey employer(s) will have already submitted data to our central computer, from which your wage information will be obtained. The computer also calculates your monetary determination based on this information. Your monetary determination will be mailed to you shortly after you have filed a claim. All of your New Jersey employers during your base period (see page 3 for definition) will be listed on the form (or forms, if you had more than four employers) as well as the wages they reported for you.

You should review the monetary determination carefully. If you disagree with the determination, or if any employer information is missing or incorrect, you should file a written appeal within seven calendar days after delivery or within ten calendar days after the mailing of the determination. To file an appeal, you may either mail your appeal to the address shown on the determination or report to the One-Stop Career Center that is processing your unemployment claim. For additional information about filing an appeal, please refer to page 21.

## STEP TWO: ARE YOU ELIGIBLE?

To be eligible to receive unemployment benefits, your claim must be **VALID**. This means you must meet one of the following requirements:

1. During your **BASE PERIOD** or during an **ALTERNATIVE BASE PERIOD** you must have worked at least twenty (20) **BASE WEEKS** in **COVERED EMPLOYMENT**,

OR

2. During your BASE PERIOD or during an ALTERNATIVE BASE PERIOD you must have been paid a certain minimum amount of money in COVERED EMPLOYMENT. The amount is determined at 1,000 times the state hourly minimum wage, rounded up to the next \$100.

Note: If you do not meet any of the above requirements and you worked during your BASE PERIOD at least 770 hours in employment involving the production and harvesting of agricultural crops, you may be eligible for benefits. You must have worked at least 1 BASE WEEK.

Note: If you are receiving separation pay, refer to page 24.

## **DEFINITIONS:**

COVERED EMPLOYMENT means services performed by a worker for an employer subject to the New Jersey Unemployment Compensation Law, and not specified as employment excluded from coverage under the law.

BASE PERIOD means the first four calendar quarters of the last five completed calendar quarters before the date of your claim.

The chart on page 4 lists the calendar quarters and the corresponding Base Period for claims dated January 1, 2006 and after. To calculate your Base Period, refer to the chart and find the month and year in which you filed your claim. The month and year will appear in one of the four boxes in the left column. Then look to the box in the column on the right which is next to your claim date. This tells you what your Base Period is.

Example: Mary Jones filed her unemployment claim as of May 14, 2006. Her month and year appear in the second box on the left of the chart. This means that her Base Period is from January 1, 2005 to December 31, 2005.

If your claim is dated in:	Your claim is based on employment from:
January 2006 February 2006 March 2006	October 1, 2004 to September 30, 2005
April 2006 May 2006 June 2006	January 1, 2005 to December 31, 2005
July 2006 August 2006 September 2006	April 1, 2005 to March 31, 2006
October 2006 November 2006 December 2006	July 1, 2005 to June 30, 2006

ALTERNATIVE BASE PERIODS can be used to determine eligibility on your claim if it is determined invalid under the regular base period. Alternative Base Period #1 is the four most recently completed calendar quarters before the date of your claim and Alternative Base Period #2 is the three most recently completed calendar quarters before the date of your claim and the weeks in the filing quarter up to the date of the claim.

**BASE WEEK:** A Base Week means a calendar week in your Base Period or Alternative Base Period in which you earned in covered employment an amount not less than 20 times the state hourly minimum wage.



## SPECIAL NOTE: CORPORATE OFFICERS/OWNERS

You will not be considered to be unemployed from any corporation of which you are a corporate officer or in which you have more than a 5% equitable or debt interest. As you will not be considered unemployed, your claim for benefits will be determined INVALID. Should the corporation permanently cease operations and file for formal dissolution in accordance with the New Jersey Business Corporation Act, N.J.S.A. 14A:1-1 et seq.; or file for bankruptcy under Chapter 7 of the U.S. Bankruptcy Code or should your corporate officer/owner status be terminated, you could be considered unemployed and you may be eligible for a VALID unemployment claim.

## STEP THREE: FIGURING OUT YOUR BENEFIT ENTITLEMENT

- A. WEEKLY AMOUNT: The amount of unemployment benefits you are entitled to receive each week is called your WEEKLY BENEFIT RATE (WBR). The amount will be 60% of the Average Weekly Wage you were paid during your Base Period, up to the maximum amount payable. For claims filed in 2006 the maximum amount payable is \$521 per week.

If you do not have the maximum WBR, you may qualify to receive DEPENDENCY BENEFITS. You may be entitled to receive an extra 7% of your basic WBR for your first dependent, and an extra 4% of your basic WBR for each of the next two dependents (the maximum number of dependents you can claim is three), for a total of 15% above your basic WBR. But please note:

1. If your spouse is employed during the week you establish your claim, you cannot receive Dependency Benefits.
2. A dependent is defined as an unemployed spouse or an unemployed, unmarried child under the age of 19 (or 22 if the child is still in school).
3. If you and your spouse are both unemployed, only one may claim Dependency Benefits.

4. You will be mailed an application for claiming dependency benefits. If you wish to claim dependency benefits, you must provide the Social Security number(s) of your spouse and claimed dependents. The Division will accept as verification of dependency status your most recent federal or state income tax return. If this is unavailable or insufficient to prove current dependency status, the Division may consider a combination of the following documents: birth, baptismal or marriage certificate(s); certified divorce, child support, annulment or adoption order(s) or any other legal documents.
5. You must provide proof within **6 weeks of the date of claim** or you will be ineligible to receive dependency benefits for the duration of the claim. **NO DEPENDENCY BENEFITS WILL BE PAID UNTIL PROOF IS PROVIDED TO THE DIVISION.**
6. No one may receive more than the maximum WBR.

B. **TOTAL AMOUNT:** The total amount of benefits you may be entitled to collect is called your MAXIMUM BENEFIT AMOUNT (MBA). The total amount of benefits you may receive is determined by multiplying the number of base weeks you worked during your base year by your Weekly Benefit Rate, **up to a maximum of 26 times your Weekly Benefit Rate.**

For example, an individual files a new unemployment claim dated March 5, 2006. The base year period for this claim is October 1, 2004 to September 30, 2005. During this period, the individual made \$300 per week and worked 22 weeks. This person would be entitled to receive a Weekly Benefit Rate of \$180 ( $60\% \times \$300$ ) and a Maximum Benefit Amount of \$3,960 ( $\$180 \times 22 = \$3,960$ ).

Your unemployment claim will be in effect for one year minus two days from the date of your claim. If you return to work before you collect all the benefits in your claim, and then become unemployed again, you should immediately telephone a Reemployment Call Center or visit [www.njuifile.net](http://www.njuifile.net) to reopen your claim provided that the benefit year has not expired.

If you are a claimant who lives in another state and you are no longer seeking work in New Jersey, you must call (888) 795-6672, to file a new claim or to reopen an existing claim. **If your benefit year ends before you collect all the benefits in your claim, the remainder cannot be paid to you.** You would then have to file a new claim for benefits.

#### STEP FOUR: THE REEMPLOYMENT ORIENTATION

You may be scheduled to attend a group meeting called a Reemployment Orientation. At that meeting you will hear a presentation on available services and training opportunities to help you become reemployed. Some of the available services include career and vocational counseling, job-related training in demand occupations, veterans' benefits, and a self-help center where you can use phones, FAX machines, photocopiers, and personal computers to conduct your job search. All available services are free; there is no charge.

If you are **not** scheduled for a Reemployment Orientation but would like to learn about available reemployment services, you are encouraged to visit your local One-Stop Career Center or visit [\*\*www.nj.gov/labor\*\*](http://www.nj.gov/labor) then click on **wnjpin**.

#### STEP FIVE: ARE YOU UNEMPLOYED THROUGH NO FAULT OF YOUR OWN?

Unemployment benefits can be paid to you only if you are unemployed through no fault of your own. Therefore, the next step in the process is to check the reason you are not working. This information is provided by you and your former employer. If any of the following conditions applies to you, you may be disqualified from benefits, either indefinitely or for a set period of time:

- \* If you voluntarily quit your job without good cause connected with the work, or if you voluntarily chose to retire, you may be indefinitely disqualified from benefits. To remove the disqualification you must return to work for at least four (4) weeks, earn at least six (6) times your WBR, and then become unemployed again through no fault of your own.
- \* If you were discharged from your job because of misconduct connected with the work, you may be disqualified from benefits for the week in which the misconduct occurred and for the next five (5) weeks. After that period you may be eligible to collect benefits.

- \* If your misconduct was serious enough to be considered a crime under the “New Jersey Code of Criminal Justice,” you may be disqualified from benefits indefinitely, until you return to work for at least four (4) weeks, earn six (6) times your WBR, then become unemployed again through no fault of your own. In addition, any wages you earned with the employer who discharged you cannot be used to establish a claim for unemployment benefits or to remove a disqualification for voluntarily quitting your job or for gross misconduct.
- \* If you are a participant in a labor dispute at your place of employment, you may be disqualified from benefits for the entire period of the dispute. If the employees have been directed by the union to work under the pre-existing terms and conditions of employment, and if the employer prevented them from working and the employees were not on strike immediately prior to the labor dispute, then they may be eligible for benefits without disqualification.
- \* If you are a full-time student, you may be disqualified from benefits while you are attending school and during scheduled vacation periods unless:
  1. You have sufficient wages to establish an unemployment claim based on wages you earned while you were attending school (but not during vacation periods) OR
  2. You are attending school or a training facility approved by the state agency, as a means to enhance your employment opportunities, and this training has been approved by the Division.

**Please remember that none of these disqualifications is automatic. If it appears that one or more of these conditions apply to you, you will be scheduled for a telephone appointment with a Claims Examiner. The Examiner will gather information from you and your employer, and will make a determination regarding your eligibility.**

**If you are denied benefits, you will be sent a written determination explaining why. If you are eligible for benefits, they will be issued for the weeks you have claimed.**

## STEP SIX: REGISTERING FOR WORK

Claimants who file for unemployment benefits may be directed to register for work with the One-Stop Career Center. You will not be directed to register if you are scheduled to return to work within eight (8) weeks or normally obtain work through a union hiring hall. Failure to register for work as directed, or report for interviews at the One-Stop Career Center as directed, may result in the delay or denial of benefits. If you are not directed to register, you still may, at any time, seek help in finding a job from the One-Stop Career Center. IF YOU MISS ANY ONE-STOP CAREER CENTER APPOINTMENT, IMMEDIATELY TELEPHONE THE REEMPLOYMENT CALL CENTER TO BE RESCHEDULED.

If you are a claimant who lives in another state, contact the One-Stop Career Center or the State Employment Service Office in the state where you reside.

## **MANDATORY REEMPLOYMENT SERVICES**

Federal legislation requires all states to provide reemployment assistance to those claimants who are permanently laid off and are identified as most likely to benefit from them. If you are selected to participate in this mandatory program of reemployment services, you must report to an orientation session as directed and you must participate in services provided.

If you fail to report and/or to participate, you may be held ineligible for unemployment benefits.

## **REVIEW**

All the items discussed so far are part of the initial eligibility process. Let's take a second look at those steps:

1. You file your claim by telephoning a Reemployment Call Center or via the Internet at [www.njuifile.net](http://www.njuifile.net).
2. Your claim is checked to see if it is "VALID."
3. A determination is made concerning your Weekly Benefit Rate (WBR) and your Maximum Benefit Amount (MBA).
4. You attend the Reemployment Orientation, if scheduled.
5. A determination is made concerning the reason you are unemployed, to make sure you are eligible for unemployment benefits.

6. You register for work with the One-Stop Career Center, as directed, and you participate in a mandatory program of reemployment services if you are selected.

**After you have passed all the steps in the initial eligibility process, there are more requirements you must meet to remain eligible.**

## **REQUIREMENTS TO REMAIN ELIGIBLE FOR BENEFITS**

Unemployment benefits are paid for a seven-day period beginning on Sunday and ending on Saturday. You must meet all the following requirements for each of those seven days in order to remain eligible:

1. You must keep all scheduled appointments. Depending on the reason for the appointment, it may be conducted either in person or by telephone.
  - a. If you are scheduled for a Reemployment Orientation, Eligibility Review Interview, Job Search Assistance and Assessment Workshop or Quality Control Interview, you must report to the One-Stop Career Center on the day and at the time you are scheduled to do so.
  - b. If you are scheduled for a claims examiner or monetary interview, the interview will be held by telephone. An agency representative will call you at the scheduled time. While every attempt will be made to call on schedule, delays can occur. You must be available for two hours after the time scheduled.

**Whenever you miss an appointment, it is your responsibility to contact this agency as soon as possible in order to protect your benefit rights. Failure to contact the agency as soon as possible after your missed appointment may result in a delay or denial of your benefits.**

**You may contact the agency by telephoning a Reemployment Call Center. If circumstances absolutely prevent you from contacting the agency by telephone, you should mail a letter to the One-Stop Career Center that is processing your unemployment insurance claim. In your letter explain why you missed your appointment**

and explain why you could not telephone the Reemployment Call Center. Be sure to include your Social Security number and a daytime telephone number in the letter. Mail the letter as soon as possible after you missed the appointment. Any delay in mailing a letter could result in benefits being further delayed or denied.

If you know in advance that you will have to miss an appointment, you can contact the agency and request that your appointment be rescheduled. However, rescheduling an appointment usually raises a question as to whether you are available for work. If it is determined that you are unavailable for work, you may be ineligible for benefits.

2. You must be able to work: This means that you are physically and mentally capable of working every day of the week for which you are claiming benefits. If you are unable to work due to sickness or injury NOT caused by the job, you may be eligible for benefits under New Jersey's Temporary Disability Insurance Program. Please refer to page 34 for more information.
3. You must be available for work: This means that you are ready to start a job immediately. It also means you have transportation and do not have to remain at home to care for children or other dependents. You must be available for work every day of the week for which you are claiming benefits.
4. You must actively seek work: This means that for each week of benefits you claim, you must make an active search for work and do all that is reasonable to secure reemployment. The Division of Unemployment Insurance considers a minimum of three (3) employer contacts for each week a reasonable search for work. Telephone and in-person contacts as well as sending resumes are all acceptable work search methods. You will not be required to keep a list of your contacts unless you are scheduled for an Eligibility Review Interview (ERI) or a Job Search Assistance and Assessment Workshop (JSAA) at which time a form will be provided for you to list your work search contacts for the two weeks prior to the interview.

Your compliance with these work search provisions will help assure your continuing eligibility for unemployment benefits.

5. You must not refuse any offer of suitable work: This means that if a suitable job is offered to you, you must take it. If you refuse, you may be denied benefits for the week in which you refused the job and for the next three (3) weeks.

Because every person is different and has different circumstances, the definition of an “Active Work Search” and a “Suitable Job” are tailored to each individual, depending on where they live, their skills, experience and past salary. While you are unemployed, you will probably be trying to find a job that is similar to your last job in terms of the distance you traveled, the job duties you performed and the salary you received. You must understand, however, that as you remain unemployed for an extended period of time, you will be expected to revise your minimum job requirements. For example, you may be required to travel a greater distance, accept a different type of job or accept a lower starting salary.

6. Claim your weekly unemployment benefits by telephone or on the Internet. Before you claim your benefits, have your most recent “Claim for Benefits” form with you (see sample on page 14).

## INSTRUCTIONS FOR CLAIMING BENEFITS ON THE INTERNET

An Internet application for claiming weekly unemployment benefits can be located at [www.njuifile.net](http://www.njuifile.net). You may voluntarily choose to use this site to claim your benefits instead of claiming them by telephone. If you choose to file on the Internet, you must file on your assigned reporting date (your assigned reporting date is located under your name and address on the “Claim for Benefits” form that is mailed to you). Your first reporting date to claim benefits will be on a Wednesday. After that, you will normally be claiming benefits every two weeks on a specific Monday or Tuesday. If you miss your assigned reporting date, you should file on the Wednesday, Thursday, or Friday immediately following your assigned date. **Please claim your benefits during the week in which your assigned date occurs or benefits could be delayed or denied.**



When you claim your benefits, be prepared to enter the 4-digit PIN that you selected when you filed your claim. If you did not file your claim on the Internet or by telephone, be prepared to choose a 4-digit PIN the first time you claim your benefits. **Remember your PIN because you must use it each time you claim your benefits. Do not reveal your PIN to anyone!**

The Internet application is available Monday through Friday (including holidays) from 7:00 am to 6:00 pm (Eastern Time).

## **INSTRUCTIONS FOR CLAIMING BENEFITS BY TELEPHONE**

If you do not claim your benefits on the Internet, claim your weekly unemployment benefits by telephone. To claim unemployment benefits by telephone, you must use a push button telephone.\* Please be advised that a call-waiting signal could interfere with your call and provide incorrect data to our computer; you should turn off the call-waiting feature before you call. Also, using a cellular telephone is not recommended because of interference or loss of signal resulting in incorrect data to our computer.

Unemployment benefits are normally claimed every two weeks. You will be assigned a Wednesday to call for the first time. After that, you will be asked to call on a specific Monday or Tuesday every two weeks. **The date and the telephone number to call will be printed under your name and address on each "Claim For Benefits" form issued to you.** (A list of telephone numbers, by One-Stop office, is also provided on the inside back cover of this booklet.)

**Important:** If you miss your assigned calling date, you should call on the Wednesday, Thursday or Friday immediately following your assigned date. **Please call during the week in which your assigned date occurs or benefits could be delayed or denied.**

\*The computerized service is accessible only through a touch-tone phone service. If you have a push button phone but a rotary phone service, you can use this system if your telephone is pulse/tone switchable. Just call with the phone on pulse setting and then switch it to the tone setting when our system begins speaking. Once in the tone setting, you will be able to use the service as described.

Sample Form

CLAIM  
FOR BENEFITS

Weeks Claimed (1)

Date to Claim  
Benefits (2)

Telephone Number  
and Internet address  
to Claim Benefits (3)

SECTION A (4)  
Eligibility Questions

INSTRUCTIONS (5)  
for Claiming Benefits  
and Reporting a  
Change  
of Address

CLAIM FOR BENEFITS		WEEK 1 (1)	WEEK 2	SOC. SEC. NO.	PC	DATE OF CLAIM	WBR	BALANCE		
ADDRESS CHANGE (SEE INSTRUCTIONS BELOW)		LO		PHONE	CHECK DATE	PENS.	REF	GARN	ERI	
ADDRESS		STATE		ZIP	DO NOT WRITE IN THIS SPACE					
CITY		STATE		ZIP	\$	HV	\$	EL	CHECKS	DATE
(2↓)		(3↓)		INITIALS						

Claim benefits on XX-XX-XX. Call (XXX) XXX-XXXX, between 7AM and 5PM (EASTERN TIME), or claim your benefits on the Internet at [www.njuifile.net](http://www.njuifile.net)

A. DURING THE WEEK(S) ENDING XX-XX-XX AND XX-XX-XX : (CIRCLE YOUR ANSWERS)

1. Were you able and available for work?	YES NO	5. Did you perform any commission or self-employment work, or were you entitled to holiday or vacation pay?	YES NO
2. Were you actively seeking work?	YES NO		
3. Did you refuse any work?	(4) YES NO	6. Are you receiving or have you applied for a pension or other retirement pay (not including social security benefits) from an employer included on your claim?	YES NO
4. Were you attending school or job training?	YES NO		
If yes to question 4, were your attendance and progress satisfactory?	YES NO		
		If yes to question 6, has there been any change in the amount of your pension since you last filed for benefits?	YES NO
		7. Did you work during the week(s) claimed?	YES NO

I certify that my statements on both sides of this form are true. I know the law imposes penalties for false statements. If I am partially employed, I certify that I worked all available hours.

SIGNATURE: > TEL#: DATE:

If you have been instructed to claim benefits by mail, send to address printed below	(5) INSTRUCTIONS Claim benefits by telephone (telephone instructions on reverse) or on the Internet at <a href="http://www.njuifile.net">www.njuifile.net</a> unless you have been instructed to claim by mail. To claim by mail, answer all questions in section A and, if you worked, or answered yes to question 5, complete Section B on the reverse. Sign and date the form and mail it to the address shown on the left. <b>Address change:</b> You can change your address when you claim benefits by telephone or on the Internet, or you can enter your new address in the Address Change block above. Cross out incorrect address. Complete and mail the form to the address shown on the left.
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SECTION B (6)

Complete if you are claiming benefits by mail and you worked or answered yes to question 5 in Section A.

INSTRUCTIONS (7) for Claiming Benefits by Telephone

**B.** If you returned to work full-time, complete items 1-4. If you are reporting holiday/vacation pay, commissions, or earnings from self-employment, complete items 2-4 and explain reason for payment in REMARKS, below.

**(6)**

1. Enter the date you returned to full-time work \_\_\_\_\_  
Occupation \_\_\_\_\_ Rate of Pay \$ \_\_\_\_\_ per \_\_\_\_\_  
Are you still working? Yes No If No, enter last day of \_\_\_\_\_  
work \_\_\_\_\_ and explain why in REMARKS below.

2. EMPLOYER NAME \_\_\_\_\_ TELEPHONE NO. \_\_\_\_\_  
( \_\_\_\_\_ )

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

3. Enter the amount of wages you earned before deductions, including holiday/vacation pay, tips, commissions, or earnings from self-employment.

WEEK 1 \_\_\_\_\_ WEEK 2 \_\_\_\_\_

4. Enter the number of whole hours (drop the minutes) you worked.

WEEK 1 \_\_\_\_\_ WEEK 2 \_\_\_\_\_

REMARKS \_\_\_\_\_

**Instructions for Claiming Benefits by (7) Telephone**

Claim your benefits by telephone or on the Internet at [www.njuifile.net](http://www.njuifile.net). When claiming benefits by telephone, answer the questions by pressing **1** for **Yes** and **2** for **No**. Press **3** to **repeat the question**.

If you were employed during the weeks claimed, you must enter your gross earnings and the number of hours you worked for each week. If you returned to full-time work, you must enter the date you returned to work. Please have this information available before you call.

When entering your earnings into the telephone system, enter your wages **before deductions** followed by the pound sign #. Do not enter cents. For example, if you earned \$162.93, press **1** **6** **2** **#**

When entering hours into the telephone system, enter whole hours only (drop any minutes you worked) followed by the pound sign #. For example, if you worked 25 hours and 45 minutes, press **2** **5** **#**

When entering the date you returned to full-time work, enter two digits for the month, two digits for the date and two digits for the year. For example, if you returned to full-time work on May 9, 2006, press **0** **5** **0** **9** **0** **6**

The telephone lines are open 7:00 a.m. through 5:00 p.m. (Eastern Time), Monday through Friday, including holidays.

When you call, you will hear a welcome message and you will be asked if you wish to continue in English (press 1) or Spanish (press 2). You will then be asked to enter your Social Security Number.

After your Social Security Number is entered, you will be asked if you need to report a new mailing address. **If your address has changed**, your call will be transferred to an agent who will assist you, or you will hear a message with further instructions.

Personal Identification Number(PIN): If you filed your new claim on the Internet or by telephone, you selected a four-digit PIN at that time. You must use the same PIN when you claim your benefits by telephone.

If you did not file your claim through the Internet or by calling a Reemployment Call Center, be prepared to select a four-digit PIN the first time you call to claim benefits. Thereafter, you will use that PIN each time you call.

**Remember your PIN number because you must use it each time you call to claim benefits. Do not reveal your PIN to anyone!**

After you have entered your PIN number, the system will advise you of the dates of the week(s) you are claiming.

You will then be asked the following seven (7) questions that are listed on your "Claim For Benefits" form. You answer the questions by pressing "1" for YES and "2" for NO. Press "3" to **repeat the question**. To ensure accuracy, some questions may be repeated automatically.

**1.     *Were you able and available for work?***

**Individuals in approved training:** If you attended approved training during the weeks you are claiming, you are considered able and available for "work" and may answer "YES" to this question.

2. *Were you actively seeking work?*

3. *Did you refuse any work?*

4. *Were you attending school or job training?*

If you were attending a class for recreational or self-improvement purposes on a part-time evening or weekend basis, and this class does not interfere with your efforts to find employment or immediately accept employment, you may answer “NO” to this question.

If you are in approved training, you will be asked:

*Were your attendance and progress satisfactory?*

5. *Did you perform any commission or self-employment work, or were you entitled to holiday or vacation pay?*

If you answer “YES” to this question, you will be transferred to an agent for assistance.

6. *Are you receiving or have you applied for a pension or other retirement pay (not including social security benefits) from an employer included on your claim?*

If you are receiving a pension from an employer not included on your claim (usually an employer you did not work for in the 18 months prior to filing your claim), answer “NO” to this question.

If you answer “YES” to this question, you will be asked:

*Has there been any change in the amount of your pension since you last filed for benefits?*

7. *Did you work during the weeks claimed?*

If you answer “YES” to this question, the system will repeat the question for each week ending you are claiming:

## Did you work during the week ending xx-xx-xx?

When you answer “Yes” for either (or both) week(s), you will be asked to enter the total amount of your earnings. You must enter your gross earnings, before deductions, (including tips). Enter your earnings without cents and then enter the pound (#) sign.

*Enter the amount of your total wages, (enter your wages before deductions, including tips) without cents, followed by the pound (#) sign.*

For example, if you earned \$162.93 for the week, you would enter:

1 6 2 #

Once you have verified the earnings you have entered, the system will ask you to enter the total number of hours you worked during this week.

*Enter the total number of hours you worked in that week (drop any minutes) followed by the pound (#) sign.*

For example, if you worked 25 hours and 45 minutes, you would enter:

2 5 #

You will then be asked to verify the hours you entered.

After you have answered all the questions, you will be asked to certify that your answers are true. You will hear:

*Listen to the following statement completely before you answer. Please do not answer before you are asked to do so or else your claim will not be processed. Do you certify that all your responses to the questions are true and that you are aware that the law imposes penalties for false statements? Press 1 for "Yes;" Press 2 for "No."*

The system will then advise you of the amount of your benefits (if you are eligible for payment), or that you have been given credit for the weeks you are claiming. **Do not hang up until you have been told that your claim has been processed or you have spoken to an agent.** If you are entitled to a benefit check, it will be mailed the next business day from a central data processing center in Trenton.

If you do not receive your check within 14 days of its mailing, you should report immediately to your One-Stop office to prevent the loss of benefits.

## **THE UNEMPLOYMENT CHECK AND "CLAIM FOR BENEFITS" FORM**

Please follow the instructions printed on your check envelope and open it carefully. The form to claim benefits for the next two weeks is actually your check envelope. A "Claim For Benefits" form (see sample on page 14) accompanies every check. Use only those forms that have dates and other information printed in the blocks next to "Claim For Week(s) Ending." This is because the blocks are left blank in certain situations. For example, if multiple checks are printed for you, only one of the checks will contain a "Claim for Benefits" form with printed information in these blocks. The dates and other information will not be printed if you indicated that you returned to work full-time, if you exhausted all benefits in your claim, or if the benefit year of your claim has ended.

## **PART-TIME WORK**

If you are working part-time you may still be able to collect all or part of your unemployment benefits.

- \* You must report all gross earnings and all hours worked, including holiday/vacation pay, tips, commissions, or earnings from self-employment. Report your gross earnings and hours worked for the week in which they were earned, not when they are paid.

NOTE: If you worked on election day for a county election board, you do not have to report these earnings. Earnings from election day work will not reduce your weekly unemployment benefit amount.

- \* You can earn up to 20% of your Weekly Benefit Rate (WBR) and still receive a full unemployment check for that week.

For example if your WBR is \$200, you can earn up to \$40 (20% of \$200 is \$40) and still receive your full WBR of \$200.

- \* **If it is determined that the wages you reported are deductible, they will be subtracted from your Partial Benefit Rate (PBR).** The PBR is 20% higher than your WBR. You cannot be paid more than your WBR.

For example if your WBR is \$200, your PBR is \$240 (20% higher than \$200). If you earn \$50 during a week, you would receive \$190 in unemployment benefits (\$240 - \$50 = \$190).

- \* To be eligible, you must not be employed for more than 80% of the normal hours worked in the occupation (e.g., if a 40 hour week is common in your occupation, you may be able to receive benefits if you work 32 hours or less).

## RETURN TO WORK

If you returned to full-time work during the week(s) you are claiming, you must notify the agency when you claim the weeks by telephone or on the Internet. When you notify the agency by either method, you will be instructed to answer questions regarding your return to full-time work, such as, the date you returned, the gross wages (before deductions) you earned, and the number of whole hours you worked. If you use the Internet to claim your benefits, you will also need to provide the employer's name, address and telephone number.



## APPEALS

Every determination that affects your eligibility for benefits will be given to you in writing. If you disagree, you have the right to file an appeal:

- \* A determination becomes final unless a written appeal is filed within seven calendar days after delivery or within ten calendar days after the mailing of the determination. Your appeal must be received or postmarked within one of the appeal periods. If the last day allowed for the appeal occurs on a Saturday, Sunday or legal holiday, the appeal will be accepted on the next business day. The appeal period will be extended only if good cause for late filing is shown. Good cause exists in situations where it can be shown that the delay was due to circumstances beyond the control of the appellant which could not have been reasonably foreseen or prevented.

To file an appeal, you may either mail your appeal to the address shown on the determination or report to the One-Stop Career Center that is processing your unemployment claim. If you mail your appeal, give your reasons for disagreeing with the determination, and if late, the reason for the delay. Be certain your name, Social Security number, address and telephone number are clearly written on your appeal.

- \* An Appeal Tribunal hearing will be scheduled. Interested parties will be notified to appear to provide sworn testimony. A decision will be made based on evidence presented at the hearing.
- \* A telephone hearing at which all parties, witnesses, representatives and attorneys participate via telephone may be conducted at the initiation of the Appeal Tribunal or upon request of an interested party with the consent of the Appeal Tribunal.
- \* If you are unable to attend a scheduled hearing, a postponement may be granted for good cause. The postponement must be requested in advance.

- \* **IMPORTANT:** While you are waiting for the appeal hearing, you must claim your weekly unemployment benefits. You will receive “credit” for the weeks that you have claimed. If it is determined that you are eligible for benefits, you will be paid these weeks at a later date. In addition, you must report to your One-Stop Career Center whenever you are scheduled. Failure to do so may result in the loss of benefits, even if you win your appeal.
- \* If you wish, an attorney or a non-attorney may represent you at the hearing. You can also bring witnesses.
- \* If you lose the appeal, you have the right to appeal again, to the Board of Review.
- \* Your former employer has the right to appeal determinations on your claim which deal with the reason why you are not working and the amount of your benefits. Please realize that if your employer appeals and wins, you may be required to repay all or part of your benefits.

## REVIEW

To remain eligible for benefits you must:

1. Report to the local One-Stop Career Center as scheduled and be available for scheduled telephone appointments.
2. Be able to work.
3. Be available for work.
4. Actively seek work. Report to Job Search Assistance and Assessment Workshop (JSAA) and to Eligibility Review Interview (ERI) as scheduled and prove you looked for work.
5. Not refuse any offer of suitable work.
6. Claim your weekly unemployment benefits by telephone or on the Internet.

If you disagree with a determination, you can file an appeal.

## REOPENING YOUR CLAIM

Your unemployment claim remains in effect for one year minus two days from the date of your claim. You must telephone a Reemployment Call Center or visit [www.njuifile.net](http://www.njuifile.net) to reopen your existing claim whenever any of the following circumstances occur:

- \* You return to work full-time and then become unemployed again.
- \* You were held ineligible or disqualified from collecting benefits for a fixed period of time and that time period is over.
- \* You were held ineligible from collecting benefits for an indefinite period of time and the circumstances that caused you to be ineligible have changed.
- \* You missed an in- person or telephone appointment.
- \* If you are a claimant who lives in another state and you are no longer seeking work in New Jersey, you must call (888) 795-6672, to reopen your claim.
- \* **NOTE:** You must reopen your claim in a timely fashion in order to establish your eligibility for benefits. You will not be considered eligible until your claim is reopened. Failure to reopen your claim or delaying the reopening could affect your eligibility for benefits

## FILING FOR UNEMPLOYMENT INSURANCE AFTER A PERIOD OF DISABILITY

If you are laid off or terminated from your job while collecting Temporary Disability benefits or Workers' Compensation, you should file for unemployment benefits upon recovery. You may be eligible for unemployment benefits using wages earned in an alternate base year set by the disability date. To use the alternate base year, you must meet all of the following conditions:

- \* You must have recovered from a workers' compensation disability which began less than two years prior to the unemployment claim date, OR, have recovered from a period of disability covered under the Temporary Disability Program.
- \* You contact your employer and work is no longer available when you recover.
- \* You file a claim for unemployment benefits within four (4) weeks of recovery.

The alternate base year cannot be used if work was available and you failed to return to work. If you have sufficient wages in the regular base year to file a claim, you will have the option to choose the base year to be used to calculate your monetary entitlement. Wages in both base years cannot be combined to establish a valid unemployment claim. Wages already used on an earlier claim cannot be used again.

## SEPARATION PAY

There are several types of payments that may be issued to you by your former employer at the time of your permanent separation from employment. The receipt of such payment may affect your monetary entitlement and/or eligibility for benefits.

Severance Pay	If your former employer gives you a lump sum or periodic payment at the time of separation which is based on past services, such payment is considered to be severance pay. Severance pay does not lengthen the period of employment and is not a bar to the payment of unemployment insurance benefits. However, severance pay may not be used to establish or increase monetary entitlement for any future unemployment claim.
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Continuation Pay	If by contractual or other agreement, your employer continues to pay your wages and foregoes the services normally performed by you through your date of termination, this is considered to be "Continuation Pay." These payments may be either paid in the customary pay period cycles, or in a lump sum. You are considered to be "employed" during this and you are not entitled to unemployment benefits. Your claim for benefits is considered invalid because you are not considered "unemployed." A new claim may be filed after the effective date of separation from the employment.
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Payment in Lieu of Notice	If an employer is obligated by legal requirement, contract or custom to provide advance notice of separation, but in place of such notice, issues you a payment, the payment is considered to be "Payment in Lieu of Notice." The period covered by the payment is considered to be an extension of employment and you are not entitled to unemployment benefits. Your claim for benefits is invalid because you are not considered
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“unemployed.” A new claim may be filed after the effective date of separation from employment.

**WARN Pay** Under provisions of the Worker Adjustment and Retraining Act (WARN), employers of 100 or more workers must, with certain exceptions, give at least 60 days advance notice of a plant closing or mass layoff. An employer who does not provide the advance notice is obligated to issue payment in place of such notice. This payment is considered to be payment in lieu of notice. The period covered by the payment is considered to be an extension of employment and is a bar to the payment of unemployment insurance benefits. Your claim for benefits is invalid because you are not considered “unemployed.” A new claim may be filed after the effective date of separation from employment.

## TRAINING

If you are attending a training program that is **approved by the Division**, you may be able to collect your unemployment benefits without having to meet some of the eligibility requirements. *Should you self-enroll in a training program that will make you more employable by increasing your job skills, you must immediately telephone the Reemployment Call Center to schedule an interview to determine if the training is approved.* If the program is approved, you will not have to look for work or accept work while you are attending this program.

There are many different types of training opportunities available to individuals. You can attend training in a classroom, at a technical school or at a college, or you can be trained on the job by an employer. Also, state agency staff is available to assist you to enroll under a state or federal training program.

New Jersey’s Workforce Development Partnership (WDP) Program assists workers in preparing for careers in “labor demand” occupations (occupations for which there are, or likely to be, more job openings than there are adequately trained workers). The WDP Program offers qualified workers career counseling, review and approval of occupational and remedial education, referral for tuition waivers at public colleges and tuition grants to help pay for the approved

training in marketable skills. Occupational training may include technical and college training programs. All New Jersey county and four-year colleges are approved to provide training under the WDP Program. Many proprietary schools in New Jersey are also approved but they are too numerous to list. If you are interested in enrolling in a proprietary school, check with the One-Stop Career Center staff who can identify if it is an approved school.

In addition, the WDP Program provides up to 26 weeks of additional unemployment benefits during training (ABT) to help qualified individuals complete approved training programs that last past their regular unemployment benefit period. Applicants **must** meet with a counselor for approval of the training and a review of ABT eligibility **before enrolling in training**.

Claimants who live in another state and who are collecting benefits on an interstate basis must contact the One-Stop Career Center counselor in the state in which they reside. Interstate claimants may obtain the application by calling (888) 795-6672 and selecting the option to speak to an agent. For further information, contact your local One-Stop Career Center.

**Note:** To be potentially eligible for ABT benefits, you must notify this agency of your interest in training within 30 days of your Reemployment Orientation (if scheduled) or receipt of this booklet, within 60 days from the date you were permanently separated, or within 30 days of the approval of an employability development plan (EDP), whichever date is last. If after you and your counselor agree on an EDP you choose not to pursue the training, the time limit will not be extended. The time limit does not affect your potential eligibility for counseling, approval of training, training grants or for any other employment service. If you may be interested in training to enhance your marketable skills or to learn a new skill, you should sign up for training orientation through the One-Stop Career Center AS SOON AS POSSIBLE to take advantage of all of the reemployment services available to you.

There is also a special program under the federal Workforce Investment Act (WIA) designed to train workers who are eligible to collect unemployment benefits. Ask about training. It may be the best way to get that new job. IF YOU ARE UNSURE IF YOU NEED TRAINING TO BECOME REEMPLOYED, PLEASE SIGN UP FOR AN ORIENTATION AS SOON AS POSSIBLE AND MEET WITH OUR TRAINED COUNSELORS WHO CAN GUIDE YOU IN YOUR PLAN TO BECOME REEMPLOYED.

## **REEMPLOYMENT SERVICES**

In addition to registering you for work, the One-Stop Career Center has several ways to help you find a job. All services provided are free of charge:

- \* They can refer you to job openings in your area or in other parts of the state or country, if you are willing to relocate.
- \* They can refer you to various training programs, including training under the Workforce Investment Act (WIA).
- \* If openings in your field are limited, they can offer testing and counseling to determine other jobs you might like to do and are able to do.
- \* If you believe you have special circumstances, physical or otherwise, which prevent you from getting a job, they can refer you to agencies for help with those problems.
- \* If you are a claimant who lives in another state, contact the One-Stop Career Center or the State Employment Service Office in the state where you reside.

## **ADDRESS CHANGE**

UNEMPLOYMENT BENEFIT CHECKS CANNOT BE FORWARDED TO A NEW ADDRESS. You can report an address change while claiming weekly unemployment benefits by telephone, on the Internet, or by mail. If you are claiming benefits by telephone, you will be asked if you wish to report a change of address. If your address has changed, your call will then be transferred to an agent to process your change of address or you will hear a message with further instructions. If you are claiming benefits by mail, report your new address and your new telephone number on your "Claim for

Benefits” form. If your new address is outside of the area serviced by your local office, you may be scheduled for an interview to determine if you were available for work during your move.

If you moved out-of-state while you are claiming benefits, you should immediately telephone (888) 795-6672 and select the option to file a claim. An agent will assist you in claiming benefits against New Jersey on an interstate basis. If you move to a neighboring locality in New York, Pennsylvania or Delaware, you may change your address by telephoning a New Jersey Reemployment Call Center.

If you are not claiming benefits, but you move within two (2) years from the date of your claim, you must still notify your local One-Stop office of your address change. This is important to ensure that you receive any adjustment checks, tax statements, determinations or informational notices that may be mailed to you. To notify the local office, you should use the “Notification of Address Change” form on page 37. Mail the form to the One-Stop Career Center that serviced your unemployment claim.

## **DIRECT DEPOSIT OF UNEMPLOYMENT INSURANCE BENEFITS**

If you are eligible for a valid unemployment insurance claim, you may choose to have your benefits deposited directly into your designated financial institution account instead of being paid by a mailed check. The funds will be available in your account within two full business days from the day you claim benefits by telephone or via the Internet. **Payments are not transmitted on State, Federal, or Banking holidays, or on weekends.** You will still receive the bi-weekly mail claim certification form that will confirm the transmission of your benefits to your financial institution. **Always verify the deposit with your financial institution before trying to access the funds or writing checks against your account.** To apply for direct deposit, complete the Authorization for Direct Deposit of Benefit Payment form that is included in your claim information packet. The form and additional information is also available at **[www.state.nj.us/labor](http://www.state.nj.us/labor)**. You may apply by mail or in-person at the Unemployment Insurance Unit in a One-Stop Career Center. We do not accept telephone or FAX requests to begin direct deposit or to change financial information.



For individuals living in another state who choose direct deposit, you may follow the same procedures as explained above except you must mail your form. If you need to change the information previously submitted you may obtain a new form by telephoning (888) 795-6672 and selecting Option # 3.

## **TAXATION AND VOLUNTARY WITHHOLDING**

Although the State of New Jersey does not tax unemployment benefits, they are subject to federal income taxes and to the federal rules that apply to the reporting of income and payments of taxes. Following the end of each calendar year, the New Jersey Department of Labor and Workforce Development will provide you with a statement of the total amount of benefits you received during the year. This information will also be given to the Internal Revenue Service (IRS).

In accordance with the provisions of the Internal Revenue Code, you must pay most of your tax liability through tax withholding and/or the quarterly filing of estimated tax payments. The IRS may impose penalties if you do not pay enough tax using one or both of these methods each calendar quarter.

### **Making Estimated Tax Payments**

According to IRS Publication 505, "Tax Withholding and Estimated Tax," in general, you must make estimated tax payments if you expect to owe taxes of \$1,000 or more (after subtracting your withholding and credits) and expect your withholding and credits to be less than the smaller of:

- \* 90% of the tax to be shown on your next tax return, or
- \* 100% of the tax shown on your last year's tax return.

For estimated tax purposes, the IRS divides the year into four payment periods. Each period has a specific payment date. If you do not pay enough tax by the due date of each of the payment periods, the IRS may impose a penalty.

IRS Publication 505 provides complete information about filing estimated taxes. IRS Form 1040-ES, "Estimated Tax for Individuals," includes a worksheet to help you figure out whether or not you must make an estimated tax payment. You may obtain these and other tax-related publications by calling 1-800-TAX-FORM (1-800-829-3676). You may obtain additional information about estimated tax

payments and how to make them by visiting your local IRS office or calling 1-800-829-1040.

### **Voluntary Tax Withholding**

At the time you file your unemployment claim, you will be asked if you voluntarily choose to have 10% of your weekly unemployment benefits withheld and forwarded to the IRS to help offset your tax liabilities.

If you decide to have tax withheld from your benefits but later change your mind, you can stop your withholding for future benefits by writing to the One-Stop Career Center. Taxes already withheld cannot be returned to you except by the federal government as part of your federal income tax refund. You may select or change your withholding status at any time by writing to your One-Stop Career Center (see the “Request for Change in Withholding Status” form on page 39).

### **PENALTIES AND SAFEGUARDS**

The money to pay unemployment benefits is collected from workers and employers, and is put into a public fund. And because it is public money, it is our job – and yours – to see that the money is paid only to people who are legally entitled to receive it. To make sure of that, there are certain safeguards built into the system:

- \* All employers in New Jersey are required by law to report all newly hired employees and the earnings they pay their workers. We use a computer to match those records against the records of people collecting unemployment benefits. If you are working and do not report your earnings while claiming benefits, you will be caught and prosecuted to the fullest extent of the law.

Remember: COMPUTERS CATCH CHEATERS.

- \* The Division of Unemployment Insurance operates an ongoing program called Quality Control. Under this program unemployment claims are picked at random and reviewed in detail. Every aspect of the claim is examined. The wages reported by the employer(s), the reason the claimant is not working, all the job interviews reported by the claimant – everything – is examined very carefully. If any of the information proves false, the offending party will be subject to all the penalties under the law.

- \* Penalties are provided for giving false information or for withholding information. These penalties include the loss of benefits, fines, refunds, prosecution and imprisonment.

## OVERPAYMENTS AND COLLECTIONS

If you receive any unemployment benefits to which you are not entitled, you will receive a determination stating why you were not entitled to the benefits you received and the amount of money you were overpaid. You have the right to appeal any such determination and your appeal rights will be printed on the determination.

There are various methods used to recover the overpaid unemployment benefits. Foremost is the recoupment of future benefits to which you may be entitled. In addition, deductions to pay the debt may be made from money due you from State income tax refunds and the Homestead Rebate program. A Certificate of Debt may be filed against you or your future wages may be garnished.

If you can not afford to repay the amount of money you owe in full, you can avoid the above mentioned collections activities, EXCEPT for the recoupment of future benefits, by arranging for a monthly installment repayment agreement.

## OBTAINING CLAIM INFORMATION

General information about unemployment insurance and automated specific information about your unemployment claim can be obtained by calling a claim information number or the Reemployment Call Center that serves your One-Stop office. The claim information telephone numbers are listed on the inside back cover of this booklet. The telephone numbers for the Reemployment Call Centers are listed on the front inside cover and on page 46.

**General** information about unemployment insurance, such as *“How do you file an unemployment claim?”* or *“What do you do if you miss an appointment?”* is available 24 hours a day, seven days a week. At the end of each general topic, you will have the option of speaking to an agent when you call 8:30 AM to 4:30 PM Monday through Friday, excluding holidays.

Automated **Specific** information about your unemployment claim is available 7:00 AM to 5:00 PM Monday through Friday, including holidays. The automated system can answer the following questions:

- *What was the date and amount of your latest check?*
- *What is the balance on your claim?*
- *What was the total amount of benefits paid to you during a particular tax year?*

## QUESTIONS AND ANSWERS

1. What is a “lag period”? “Lag period” refers to the period of time between the end of the base year of your initial claim and the actual date of the claim. Any earnings which you were paid during the lag period are not used to calculate your potential benefits under the currently filed claim. Depending on your date of claim and whether your eligibility is determined using the regular base period or one of the alternative base periods, the lag period can consist of no weeks or as many as 26 weeks.
2. Will receiving a pension affect my claim? Not all pensions affect unemployment claims, but some do. If you are receiving a pension from an employer you worked for during your Base Period, your unemployment benefits may be reduced by either 50% or 100% of your weekly pension amount, as follows:
  - \* If your Base Period employer contributed the entire amount towards your pension, and you contributed nothing, your unemployment benefits may be reduced by 100% of your weekly pension amount.
  - \* If both you and your employer contributed towards the pension, your unemployment benefits may be reduced by 50% of your weekly pension amount.
  - \* If you contributed the entire amount towards the pension, and your employer contributed nothing, no reduction will be made to your unemployment benefits.
  - \* If you received a lump sum pension amount prior to age 59 1/2 and you were involuntarily separated from work, you may have the pension amount to be reduced from unemployment insurance benefits applied in the one week in which it was received.

Note: Social Security retirement benefits do not reduce unemployment benefits.

**Please note that in some cases, receiving a pension may result in your unemployment benefits being reduced to \$0. In that event, no unemployment benefits can be issued to you.**

3. What if I plan to be out of New Jersey for a long time, or move out permanently? In that case, you can file an Interstate Claim. You would file the Interstate claim by calling (888) 795-6672 and selecting the option to file a claim.

Note: If you move to a neighboring locality in New York, Pennsylvania or Delaware, you may claim benefits by telephoning a New Jersey Reemployment Call Center.

## **OTHER UNEMPLOYMENT PROGRAMS**

In addition to the regular unemployment program there are other benefit programs for which you might qualify. These include:

- \* UNEMPLOYMENT COMPENSATION FOR FEDERAL EMPLOYEES (UCFE) – For former civilian employees of the federal government.
- \* UNEMPLOYMENT COMPENSATION FOR EX-SERVICE MEMBERS (UCX) –For certain former members of the armed forces.
- \* COMBINED WAGE CLAIM (CWC) –For individuals who worked in more than one state during the Base Period.
- \* TRADE ADJUSTMENT ASSISTANCE (TAA) – For people who are unemployed as the result of import competition. Benefits under this program include free training, testing, counseling, and job search and relocation payments. In addition, weekly Trade Readjustment Allowances (TRA) and a tax credit that you can use in advance that will pay 65% of your health insurance premiums if you have enrolled in training (or received a training waiver) within certain time limits (you are responsible for paying 35% of the premium). The Health Coverage Tax Credit program is administered by the federal government. For further information, the toll-free number to call is 1-866-626-HCTC (1-866-626-4282).

- \* ALTERNATIVE TRADE ADJUSTMENT ASSISTANCE (ATAA) is available to eligible workers who are at least fifty (50) years of age who obtain new full-time employment within 26 weeks of their qualifying separation at wages less than those earned in their adversely-affected employment. Workers may receive up to half of the difference between their old wage and their new wage. This subsidy may be paid up to a maximum of \$10,000 during a two-year eligibility period. This program is designed to provide assistance to workers for whom the retraining offered under the regular TAA program may not be appropriate.

If you believe your unemployment was caused by foreign made products being imported into the United States, fill out and mail form NJES-930. This form, which is pre-addressed, postage paid, is available at your One-Stop Career Center or on the web at <http://www.nj.gov/labor/ui/tra.html>. Once the form is received you will be contacted for assistance in filing an application to the U.S. Department of Labor in Washington, D.C. A review will then be made to determine whether imported products, competing with the ones produced by your employer, were an important factor leading to your unemployment. If that is found to be the case, you, and other employees of the firm, will be eligible to apply for the TAA benefits.

- \* SELF-EMPLOYMENT ASSISTANCE AND ENTREPRENEURIAL TRAINING PROGRAM (SEA) assists qualified unemployed individuals who are seriously interested in starting a business in New Jersey and becoming self-employed. SEA benefits include weekly SEA compensation in place of UI benefits, a waiver of the UI work search requirement while engaged in self-employment activities, counseling and technical assistance on developing a business plan and financial assistance for entrepreneurial training courses.

Contact the Employment and Training Unit at the local One-Stop Career Center and ask to be scheduled for reemployment opportunities if you are interested in the SEA program or in regular occupational training.

- \* **DISASTER UNEMPLOYMENT ASSISTANCE (DUA)** – For people who are temporarily unable to work as the result of a declared major disaster.
- \* **EXTENDED BENEFITS (EB)** – For people who have exhausted their regular unemployment claim in time of high unemployment.
- \* **DISABILITY INSURANCE PROGRAMS** – For people who are unable to work because of sickness or injury not caused by the job. The State Plan program provides coverage for those who become disabled while employed or within two weeks of the last date of work. As an alternative to coverage under State Plan, an employer may provide comparable coverage under an approved Private Plan. These programs are administered under the Temporary Disability Insurance Law.

For unemployed workers, disability benefits may be provided under the “Disability During Unemployment” program. This program is administered under the provisions of the Unemployment Compensation Law. Individuals who claim benefits under this program must meet all of the eligibility requirements of the Unemployment Compensation Law, except for their ability to work.

A “Claim for Disability Benefits” (Form DS-1) is used to apply for benefits under both the State Plan or the “Disability During Unemployment” program. The form may be obtained by writing or telephoning your employer, union, One-Stop Career Center, or the Division of Temporary Disability Insurance, PO Box 387, Trenton, New Jersey 08625-0387 (telephone 609-292-7060). You must file your claim within 30 days of the start of your disability. Failure to do so may result in the loss of some or all of your benefits.

## **A FINAL NOTE**

With all the different steps that are involved in processing an unemployment claim, we understand that the process may seem confusing. We ask that you have patience and keep the following things in mind:

- \* We will make every effort to deliver the benefits to which you are legally entitled as quickly and efficiently as possible.

- \* It is our policy to treat all individuals with courtesy and respect. Violations of this policy are not tolerated and should be reported to a supervisor or manager immediately. In return, we ask that you demonstrate the same courtesy and respect to our employees.
- \* Employees are prohibited from giving preferential treatment to any individual. Any violation of this policy should be reported to the manager.
- \* The laws and regulations which govern the unemployment benefit program are subject to change. If you have any questions, contact your Reemployment Call Center or the One-Stop Career Center that is servicing your unemployment claim. If you write to the office, or to Trenton, be sure to include your Social Security number, current address, and telephone number.



----- CUT ALONG THE DOTTED LINE -----

## NOTIFICATION OF ADDRESS CHANGE

In order to ensure receipt of adjustment checks, determinations, tax statements and informational notices, you are required to notify the Division of Unemployment Insurance and/or the Division of Temporary Disability Insurance if you move within two (2) years from the date of your claim.

**Use this form** to send address change information **after** you stop collecting unemployment and/or temporary disability benefits. Do not use this form to report an address change while you are collecting benefits.

**MAIL THIS FORM TO  
UNEMPLOYMENT  
INSURANCE IN  
THE ONE-STOP  
CAREER CENTER**

Social Security Number: \_\_\_\_\_

Date of Claim: \_\_\_\_\_

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## REQUEST FOR CHANGE IN WITHHOLDING STATUS

\_\_\_\_\_  
*Name (Please Print)*

\_\_\_\_\_  
*Social Security Number*

\_\_\_\_\_  
*Date*

Home Address: \_\_\_\_\_

I request that my tax withholding status be changed so that 10% of my weekly benefits be withheld and forwarded to the Internal Revenue Service to help offset my future tax liability. I understand that I can stop the withholding by writing to Unemployment Insurance in the One-Stop Career Center. I also understand that any monies withheld cannot be returned except by the federal government as part of a federal income tax refund.

I request that tax withholding from my future unemployment benefits be stopped.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**MAIL THIS FORM TO UNEMPLOYMENT INSURANCE IN THE ONE-STOP OFFICE**



## EQUAL OPPORTUNITY IS THE LAW

It is against the law for the New Jersey Department of Labor and Workforce Development and all recipients of Workforce Investment Act financial assistance to discriminate on the following bases: Against any individual in the United States, on the basis of race, color, religion, sex, national origin, age, disability, political affiliation or belief; and

Against any beneficiary of programs financially assisted under Title I of the Workforce Investment Act of 1998 (WIA), on the basis of the beneficiary's citizenship/status as a lawfully admitted immigrant authorized to work in the United States, or his or her participation in any WIA Title I-financially assisted program or activity.

The recipient must not discriminate in any of the following areas:

Deciding who will be admitted, or have access, to any WIA Title I-financially assisted program or activity:

Providing opportunities in, or treating any person with regard to, such a program or activity; or

Making employment decisions in the administration of, or in connection with, such a program or activity.

If you think you have been subjected to discrimination under a WIA Title I-financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation with either:

The recipient's Equal Opportunity Officer (or the person whom the recipient has designated for this purpose): or

The Director, Civil Rights Center (CRC), U.S. Department of Labor, 200 Constitution Avenue NW, Room N-4123, Washington, DC 20210.

If you file your complaint with the recipient, you must wait either until the recipient issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the Civil Rights Center (see address above). The recipient must offer you alternative dispute resolution in an effort to resolve your complaint.

If the recipient does not give you a written Notice of Final Action within 90 days of the day on which you filed your complaint, you do not have to wait for the recipient to issue that Notice before filing a complaint with CRC. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120 days after the day on which you filed your complaint with the recipient).

If the recipient does give you a written Notice of Final Action on your complaint but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your CRC complaint within 30 days of the date on which you received the Notice of Final Action (29 CFR Part 37.30).

For more information, contact:  
State Equal Opportunity Officer  
Hector Iglesias, or  
Assistant State Equal Opportunity Officer  
Shari Walker-Hunt  
PO Box 945  
Trenton, New Jersey 08625-0945  
\*Tel. #: 609-292-7022  
\*TDD #: 1-800-949-4232

Local Equal Opportunity Officer  
To contact the Local Equal  
Opportunity Officer, ask to see the  
One-Stop Career Center Manager

\*(Do not call for Unemployment Insurance information)

## NOTES

## NOTES

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## FILING AN UNEMPLOYMENT CLAIM

You may be able to file a new unemployment claim or reopen an existing claim on the Internet, 24 hours a day, 7 days a week at [www.njuifile.net](http://www.njuifile.net) or you may telephone a Reemployment Call Center, Monday to Friday (excluding holidays), 8:30 a.m. to 4:30 p.m. Each Call Center serves areas of the state based on residential zip codes and the One-Stop Career Center that will process the claim after it is filed. The Call Center that serves your local One-Stop office is identified under the column "Reemployment Call Center" on the next page.

Union City Call Center	(201) 601-4100
Freehold Call Center	(732) 761-2020
Cumberland Call Center	(856) 507-2340
Interstate Claims	(888) 795-6672

Teletypewriter (TTY) users may file an unemployment claim, reopen an existing claim, or inquire about their claim by calling:

Union City Call Center	TTY: (201) 601-4159
Freehold Call Center	TTY: (732) 761-2035
Cumberland Call Center	TTY: (856) 507-2399
Interstate Claims	TTY: (732) 761-2035

## CLAIMING WEEKLY UNEMPLOYMENT BENEFITS

You may claim your weekly unemployment insurance benefits on the Internet, Monday to Friday (*including holidays*), 7:00 a.m. to 6:00 p.m. (Eastern Time) at [www.njuifile.net](http://www.njuifile.net) or you may claim your benefits by telephone, Monday to Friday, 7:00 a.m. to 5:00 p.m. (Eastern Time). The telephone numbers for claiming weekly unemployment benefits are listed on the next page (the telephone number to call will also be printed on each "Claim for Benefits" form issued to you).

Occasionally, a technical problem may occur at the number you are calling. If that happens, you may call any of the other numbers listed. If you still encounter a problem, it indicates that technical difficulties may be occurring statewide (the entire system is "down") and that you should call later in the day. Technical problems are rare and are corrected as soon as possible.

## OBTAINING CLAIM INFORMATION

To obtain general information about unemployment insurance or specific information about your claim, telephone your Reemployment Call Center or a claim information number listed on the next page.

<b>One-Stop Office</b>	<b>To Claim Weekly Benefits</b>	<b>For Claim Information</b>	<b>Reemployment Call Center</b>
Atlantic City	(609) 441-7581	(609) 441-3300	Cumberland
Bayonne	(201) 217-4602	(201) 795-8707	Union City
Bloomfield	(973) 680-3518	(973) 748-4800	Union City
Bridgeton	(856) 453-3925	(856) 453-3910	Cumberland
Camden	(856) 614-3801	(856) 614-3833	Cumberland
Dover	(973) 328-6490	(973) 361-9055	Freehold
Elizabeth	(908) 820-3969	(908) 820-3150	Freehold
Flemington	(908) 704-3366	(908) 704-3006	Freehold
Hackensack	(201) 996-8021	(201) 996-8940	Union City
Hammonton	(609) 561-1485	(609) 561-7800	Cumberland
Interstate Claims	(888) 795-6672	(888) 795-6672	Freehold
Jersey City	(201) 217-4602	(201) 795-8707	Union City
Morristown	(973) 328-6490	(973) 361-9055	Freehold
Neptune	(732) 775-5131	(732) 775-7970	Freehold
New Brunswick	(732) 937-4525	(732) 937-6260	Freehold
Newark	(973) 648-7601	(973) 648-2429	Union City
Newton	(973) 383-4432	(973) 383-7653	Freehold
Passaic	(973) 458-6724	(973) 916-2630	Union City
Paterson	(973) 977-4307	(973) 977-4300	Union City
Perth Amboy	(732) 937-4525	(732) 937-6260	Freehold
Phillipsburg	(908) 859-5467	(908) 859-3320	Freehold
Plainfield	(908) 412-7779	(908) 412-7951	Freehold
Pleasantville	(609) 441-7581	(609) 441-3300	Cumberland
Salem	(856) 935-6289	(856) 935-3711	Cumberland
Somerville	(908) 704-3366	(908) 704-3006	Freehold
Thorofare	(856) 853-4177	(856) 384-3754	Cumberland
Toms River	(732) 286-6460	(732) 286-5639	Cumberland
Trenton	(609) 292-6800	(609) 292-0695	Freehold
Vineland	(856) 696-6591	(856) 696-6565	Cumberland
Westampton	(609) 518-3923	(609) 518-3938	Cumberland
Wildwood	(609) 729-0873	(609) 729-0663	Cumberland

**[www.nj.gov/labor](http://www.nj.gov/labor)**

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